

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles K Moore
Brenda M. Moore
Debtors

Case No. 19-02436-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRadgins
Form ID: 318

Page 1 of 1
Total Noticed: 21

Date Rcvd: Oct 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2019.

db/jdb +Charles K Moore, Brenda M. Moore, 4334 Lincoln Way E., Fayetteville, PA 17222-1050
5207240 +Columbia Gas Of Pennsylvania, Revenue Recovery, PO Box 117, Columbus, OH 43216-0117
5207242 +Fayetteville Volunteer Fire Dept., PO Box 90, Danville, PA 17821-0090
5207243 +Holy Spirit EMS-Chambersburg, PO Box 983029, Boston, MA 02298-3029
5207244 +Huber Heights Div. Of Fire, C/o Change Healthcare, 3131 Newmark Dr., Suite 100,
Miami, OH 45342-5400
5207245 +Lincoln Community Hospital, PO Box 248, Hugo, CO 80821-0248
5207246 +Meritas Health Corp., PO Box 505245, St. Louis, MO 63150-5245
5207247 +North Kansas City Hospital, 2800 Clay Edwards Drive, North Kansas City 64116-3220
5207249 +Pleasant Hall Volunteer Fire Co., Ambulance Billin, PO Box 726,
New Cumberland, PA 17070-0726
5207253 +Synovus Bank/Green Sky, PO Box 29429, Atlanta, GA 30359-0429
5207251 +Synovus Bank/Green Sky, PO Box 120, Columbus, GA 31902-0120
5207254 +The Money Source, 500 South Broad St. Suite 100A, Meriden, CT 06450-6755

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: PRA.COM Oct 29 2019 23:13:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5207238 +EDI: GMACFS.COM Oct 29 2019 23:13:00 Ally Financial, PO Box 380901,
Bloomington, MN 55438-0901
5207239 +EDI: CAPITALONE.COM Oct 29 2019 23:13:00 Capital One Bank, PO Box 30285,
Salt Lake City, UT 84130-0285
5207241 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 29 2019 19:13:37 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873
5207248 +E-mail/Text: bankruptcy@patriotfcu.org Oct 29 2019 19:14:19 Patriot FCU, 800 Wayne Ave.,
Chambersburg, PA 17201-3810
5207624 +EDI: RMSC.COM Oct 29 2019 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5207250 +EDI: RMSC.COM Oct 29 2019 23:13:00 Synchrony Bank For Home Design, PO Box 965061,
Orlando, FL 32896-5061
5207255 +E-mail/Text: bankruptcy@timeinvestment.com Oct 29 2019 19:14:17 Time Investment Co.,
100 N 6th Ave., West Bend, WI 53095-3306
5207256 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 29 2019 19:14:18 West Penn Power,
PO Box 3687, Akron, OH 44309-3687

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5207252* +Synovus Bank/Green Sky, PO Box 120, Columbus, GA 31902-0120

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Money Source Inc. bkgroup@kmlawgroup.com
Richard D Koch on behalf of Debtor 2 Brenda M. Moore kochlegal@gmail.com
Richard D Koch on behalf of Debtor 1 Charles K Moore kochlegal@gmail.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa31@ecfcbis.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Charles K Moore**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6195**

EIN ---

Debtor 2 **Brenda M. Moore**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1608**

EIN ---

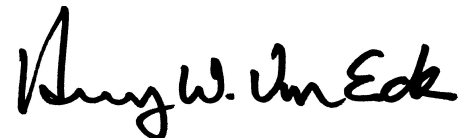
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:19-bk-02436-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles K Moore

Brenda M. Moore

**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

10/29/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.